

RELIEF AND RESOURCES FOR TEACHERS

Overview

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) provides assistance to both schools and teachers. It creates an Education Stabilization Fund, which provides over \$13 billion for elementary and secondary schools, and nearly \$3 billion more to help schools hardest hit by the COVID-19 pandemic. These funds can be used to support distance learning, to purchase education technology, and to plan and implement activities including summer learning and after school programs. For teachers who may have received federal financial aid for college, the CARES Act also pauses their student loan repayments and ensures that their TEACH Grant and loan forgiveness participation are not negatively impacted by school closures.

TEACH Grants

TEACH Grants provide up to \$4,000 for students who will become teachers in high-need fields in a low-income area. Teachers must serve as a full-time teacher for a total of at least four academic years within eight years of completing their program. If you received a TEACH grant, any part time or temporarily interrupted service will be ignored and you will still be eligible to fulfill your service obligation. If you have questions about the status of your TEACH grant, please contact the [Federal Student Aid Help Center](#) or call [1-800-557-7394](#).

Teacher Loan Forgiveness Program

Under the Teacher Loan Forgiveness Program, if you teach full-time for five complete and consecutive academic years in a low-income school or educational service agency, and meet other qualifications, you may be eligible for forgiveness of up to \$17,500 on your Direct Subsidized and Unsubsidized Loans and your Subsidized and Unsubsidized Federal Stafford Loans.¹ The consecutive teaching years requirement is waived if your teaching service is interrupted by the COVID-19 crisis. If you have questions about the status of your TEACH grant, please contact the [Federal Student Aid Help Center](#) or call [1-855-265-4038](#).

Federal Student Loan Payments

If you have a federal student loan (such as a Direct or FFEL loan, which are held by the U.S. Department of Education), all of your payments are canceled through September 30, 2020, and you will not accumulate interest during that time. Students should receive notification that their loan payments will be put on hold by April 11, 2020.

Starting in August, the U.S. Department of Education will notify student loan borrowers to help inform them that their regular loan payments will resume at the end of September. These notices are intended to provide a transition period to help borrowers stay on track as regular loan payments begin again and to enroll in other relief options (such as income-driven repayment) at such time.

¹ If you have a Direct Consolidation Loan or a Federal Consolidation Loan, you may be eligible for forgiveness of the outstanding portion of the consolidation loan that repaid an eligible Direct Subsidized Loan, Direct Unsubsidized Loan, Subsidized Federal Stafford Loan, or Unsubsidized Federal Stafford Loan.

Student Loan Collections

You are also protected against forced collections on federal student loans, such as garnishment of wages, tax refunds, and Social Security benefits, as well as negative credit reporting during this time period.

Student Loan Payments by Employers

If your employer provides a student loan repayment benefit, you can temporarily exclude up to \$5,250 in these payments from your income. The \$5,250 cap applies to both the new student loan repayment benefit as well as other educational assistance (*e.g.*, tuition, fees, or books) provided by the employer under current law. The provision applies to any student loan payments made by an employer on behalf of an employee after March 27, 2020, and before January 1, 2021.

Education Resources

Below are resources for teachers providing online learning opportunities for their students.

- [Smithsonian Learning Lab](#): Resources, training, and support to provide distance learning
 - [Directions](#)
 - [Intro Video](#)
 - [Additional Smithsonian Resources](#)
- [Library of Congress](#): Classroom materials and digital collections for teachers that align to CCSS as well as state standards. Sortable by Common Core, State Content, and Organizations.
- [NASA STEM](#): Resources and activities for students from K-12.
- [PBS LearningMedia](#): The site has tens of thousands of state-curriculum aligned digital learning objects that support both classroom and distance learning.
- PBS Hawaii- PBS Hawaii is providing [educational resources for students, parents and caregivers and teachers](#), from PBS Learning Media to the PBS Kids 24/7 broadcast channel and a [new online keiki channel](#) (with educational video games).
- [New York State Education Department Resources](#): Click the link to find a wealth of content resources recommended by the NYSED.
- [New York State Education Department Tools](#): Click the link to find a number of tools you can use to facilitate distance education recommended by the NYSED.